

MISSION VALLEY BANK

	Disbursement Date 08/20/2010	RSSD (Holding Company) 3364600	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$325	\$289	-11.2%		
Loans	\$243	\$204	-16.1%		
Construction & development	\$2	\$1	-11.0%		
Closed-end 1-4 family residential	\$4	\$6	41.4%		
Home equity	\$3	\$3	11.5%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	41.9%		
Commercial & Industrial	\$68	\$67	-2.5%		
Commercial real estate	\$142	\$110	-22.5%		
Unused commitments	\$39	\$29	-24.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$14	\$11	-23.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$6	324.7%		
Cash & balances due	\$22	\$16	-26.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$283	\$250	-11.8%		
Deposits	\$279	\$246	-11.8%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$42	\$39	-7.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.1%	13.5%	--		
Tier 1 risk based capital ratio	16.5%	17.3%	--		
Total risk based capital ratio	17.7%	18.5%	--		
Return on equity ¹	12.7%	14.9%	--		
Return on assets ¹	1.7%	2.0%	--		
Net interest margin ¹	4.5%	4.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	332.4%	329.8%	--		
Loss provision to net charge-offs (qtr)	-31.9%	11166.7%	--		
Net charge-offs to average loans and leases ¹	-0.2%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.4%	0.7%	0.0%	0.0%	--
Commercial real estate	0.5%	0.6%	0.0%	0.0%	--
Total loans	0.4%	0.5%	0.0%	0.0%	--